

Information to identify the case:

Debtor 1	<u>Martin L. Veitz</u>	Social Security number or ITIN	xxx-xx-9606
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Bonnie S. Veitz</u>	Social Security number or ITIN	xxx-xx-2451
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21434-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Martin L. Veitz
aka Martin Lee Veitz

Bonnie S. Veitz
aka Bonnie Sue Veitz

10/17/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Martin L. Veitz
Bonnie S. Veitz
Debtors

Case No. 19-21434-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 17, 2024

User: auto
Form ID: 3180W

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Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Martin L. Veitz, Bonnie S. Veitz, PO Box 468, Koppel, PA 16136-0468
sp	+ East End Trial Group, LLC, 212 45th St., Pittsburgh, PA 15201-2802
15066229	+ Donna Paisley, 114 Forest Drive, Darlington, PA 16115-3206
15029528	+ National Hospital Collections, 16 Distributor Drive, Suite 2, Morgantown, WV 26501-7209
15029532	+ Northwest Consumer Discount, 1602 7th Ave, Beaver Falls, PA 15010-4012
15029538	+ Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
15029537	+ Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433
15059463	+ Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 18 2024 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2024 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 18 2024 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 17 2024 23:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernsteinlaw.com	Oct 17 2024 23:50:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	Email/PDF: resurgentbknofications@resurgent.com	Oct 18 2024 00:11:44	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ EDI: PRA.COM	Oct 18 2024 03:43:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: PRA.COM	Oct 18 2024 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	EDI: Q3G.COM	Oct 18 2024 03:43:00	Quantum3 Group LLC, Sadino Funding LLC, PO

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				Box 788, Kirkland, WA 98083-0788
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 17 2024 23:50:00	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275	
15029515	+ Email/Text: bankruptcy@usecapital.com	Oct 17 2024 23:50:00	Capital Accounts, PO Box 140065, Nashville, TN 37214-0065	
15029516	+ EDI: CAPITALONE.COM	Oct 18 2024 03:43:00	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285	
15052332	EDI: CAPITALONE.COM	Oct 18 2024 03:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083	
15066925	Email/Text: BNCnotices@dcmsservices.com	Oct 17 2024 23:49:00	Centers for Rehab Services, PO Box 1123, Minneapolis, MN 55440-1123	
15034391	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 17 2024 23:50:00	Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275	
15071784	+ EDI: CITICORP	Oct 18 2024 03:43:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432	
15029517	+ EDI: CITICORP	Oct 18 2024 03:43:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034	
15029519	+ Email/Text: bknotice@ercbpo.com	Oct 17 2024 23:50:00	ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412	
15029518	+ Email/Text: emails@easternrevenue.com	Oct 17 2024 23:50:00	Eastern Revenue Inc, Attn: Bankruptcy Dept., 601 Dresher Rd. Suite 301, Horsham, PA 19044-2238	
15029521	+ EDI: BLUESTEM	Oct 18 2024 03:43:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820	
15029522	EDI: IRS.COM	Oct 18 2024 03:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346	
15029520	EDI: BLUESTEM	Oct 18 2024 03:43:00	Fingerhut, Attn: Bankruptcy, PO Box 1250, Saint Cloud, MN 56395	
15060835	EDI: JEFFERSONCAP.COM	Oct 18 2024 03:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617	
15029524	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 00:00:03	LVNV Funding LLC, PO Box 1269, Greenville, SC 29602-1269	
15029523	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 00:00:07	LVNV Funding LLC, PO Box 10497, Greenville, SC 29603-0497	
15031636	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 00:11:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	
15029525	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 00:13:08	LVNV Funding, LLC, 55 Beattie Place, Suite 110, Greenville, SC 29601-5115	
15066991	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 17 2024 23:58:07	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368	
15029526	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 17 2024 23:59:52	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001	
15029527	+ EDI: CBS7AVE	Oct 18 2024 03:43:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364	
15058887	+ EDI: CBS7AVE	Oct 18 2024 03:43:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849	
15029529	+ Email/Text: Bankruptcies@nragroup.com	Oct 17 2024 23:50:00	National Recovery Agency, P.O. Box 67015, Harrisburg, PA 17106-7015	
15029530	+ Email/Text: Bankruptcies@nragroup.com			

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		Oct 17 2024 23:50:00	National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
15029531	+ Email/Text: angela.abreu@northwest.com		
		Oct 17 2024 23:49:00	Northwest Bank, Attn: Bankruptcy, PO Box 128, Warren, PA 16365-0128
15032777	EDI: AGFINANCE.COM		
		Oct 18 2024 03:42:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15029533	+ EDI: AGFINANCE.COM		
		Oct 18 2024 03:42:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
15029535	EDI: PRA.COM		
		Oct 18 2024 03:43:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd, Norfolk, VA 23502
15029536	EDI: PRA.COM		
		Oct 18 2024 03:43:00	Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502
15201769	EDI: PRA.COM		
		Oct 18 2024 03:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15070311	EDI: PRA.COM		
		Oct 18 2024 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15029534	+ EDI: PENNDEPTREV		
		Oct 18 2024 03:43:00	Pennsylvania Department of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
15029534	+ Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Oct 17 2024 23:50:00	Pennsylvania Department of Revenue, Bankruptcy/Collection Unit, 10th Floor Strawberry Square, 4th & Walnut Streets, Harrisburg, PA 17128-0001
15229379	EDI: Q3G.COM		
		Oct 18 2024 03:43:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15066227	EDI: Q3G.COM		
		Oct 18 2024 03:43:00	Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788
15029539	+ Email/Text: enotifications@santanderconsumerusa.com		
		Oct 17 2024 23:50:00	Santander Consumer USA, P.O. Box 961245, Fort Worth, TX 76161-0244
15030399	^ MEBN		
		Oct 17 2024 23:51:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15029540	+ EDI: SYNC		
		Oct 18 2024 03:42:00	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15029541	+ Email/Text: bankruptcydepartment@tsico.com		
		Oct 17 2024 23:50:00	Transworld Sys Inc/51, Attn: Bankruptcy, PO Box 15618, Wilmington, DE 19850-5618
15066424	EDI: AIS.COM		
		Oct 18 2024 03:43:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15029542	+ EDI: VERIZONCOMB.COM		
		Oct 18 2024 03:42:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
15055683	+ EDI: WFFC2		
		Oct 18 2024 03:43:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
15228161	EDI: WFFC2		
		Oct 18 2024 03:43:00	Wells Fargo Bank NA, PO Box 10709, Raleigh, NC 27605-0709
15029544	+ EDI: WFFC2		
		Oct 18 2024 03:43:00	Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697
15029543	+ EDI: WFFC2		
		Oct 18 2024 03:43:00	Wells Fargo Dealer Services, Attn: Bankruptcy, PO Box 19657, Irvine, CA 92623-9657

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
sp	##+	Moynihan Law, P.C., 2 Chatham Center, Ste. 230, Pittsburgh, PA 15219-3467
15032987	##+	Gregg L. Morris, Esquire, Patenaude & Felix, A.P.C., 501 Corporate Drive, Southpointe Center, Ste 205, Canonsburg, PA 15317-8584

TOTAL: 2 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Mark G. Moynihan	on behalf of Debtor Martin L. Veitz markgmoynihan@yahoo.com moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Plaintiff Martin L. Veitz markgmoynihan@yahoo.com moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Plaintiff Bonnie S. Veitz markgmoynihan@yahoo.com moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Mark G. Moynihan	on behalf of Joint Debtor Bonnie S. Veitz markgmoynihan@yahoo.com moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Shawn N. Wright

on behalf of Joint Debtor Bonnie S. Veitz shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Debtor Martin L. Veitz shawn@shawnwrightlaw.com
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital wcraig@egalawfirm.com,
mhazlett@mortoncraig.com;mortoncraigeef@gmail.com

William E. Craig

on behalf of Defendant Santander Consumer USA Inc. an Illinois corporation d/b/a Chrysler Capital wcraig@egalawfirm.com,
mhazlett@mortoncraig.com;mortoncraigeef@gmail.com

TOTAL: 15